

JOB PROFILE

Job Title: **Savings Administrator**
Contract: **Full-time, Fixed Term Contract (four months)**
Location: **Tonbridge**
Responsible to: **Savings Manager**
Date: **January 2019**

Overall Purpose of the Role:

Support the Savings Team in achieving objectives and activities in a high volume environment. Deliver outstanding service to the Bank's savers, processing deposit administrative tasks efficiently and in accordance with the Bank's policies & procedures.

Key Contacts

- Internally – Work closely with a broad range of staff, including liaison with Compliance, Loans Administration and Finance colleagues on banking matters.
- Externally – Work closely with a broad range of external parties including our savers and general enquiries coming in to Charity Bank.

Other Requirements:

- Some requirement for out-of-normal-hours working, in times of heavy workload within the team.

Key Accountabilities - Savings Administrator

1. Customer handling:

- Ensure that saver account requests are promptly receipted and actioned and that general enquiries are responded to in a timely manner whether by telephone, letter or email.
- Take account of Data Protection rules and regulations and ensure that customer confidentiality is maintained.
- At all times work within the Conduct Risk framework including Treating Customers Fairly.

2. Deposit accounts:

- Complete manual Anti-Money laundering checks for organisations and review outputs for individuals when electronic checks are carried out via the online origination platform.
- Support the opening of new account applications received via the online origination platform.
- Process postal applications on BM+ (core banking platform), electronically scanning account forms, ensuring there is a clear audit trail and that transactions are compliant with the Bank's policies and a right first time culture is achieved.
- Process account maturities, closures or withdrawals and assist with maintaining appropriate audit records.
- Process deposit accounts credits received by cheque or electronic payment.
- Review all transactional processes and make informed suggestions leading to continuous improvement in best practice.
- Support deposit raising campaigns.

3. Banking:

- Enter deposit data into BM+, meticulously conducting account reconciliations and investigating any unusual items; generate accurate reports from the banking system and bespoke databases.
- Deposit the Bank's cheques daily at the local branch, ensuring records for transactions are recorded accurately.
- Monitor your daily work volumes and prioritise tasks to ensure the departmental service level agreement is met.
- Document and test new products and procedures, working with IT. Create inserts for the department manuals.

4. General Operations:

- A main point of contact for incoming telephone calls, responding or re-routing them as appropriate.
- Liaise and cover for Office Managers team, ensuring that the incoming post is opened and distributed quickly; frank outgoing post, including the banking of cheques.
- Provide detailed management information about the savings portfolio as and when required.
- Ad hoc office administration including filing, scanning, cleansing data for marketing campaigns and data entry.
- Prepare and issue mail merges via email or postal means.

	Essential	Desirable
Experience	<ul style="list-style-type: none"> ▪ Customer service expertise gained within a financial services environment ▪ Knowledge of administrative procedures and practices ▪ Data entry 	<ul style="list-style-type: none"> ▪ An understanding of savings products ▪ Use of mail merge ▪ Document writing ▪ Knowledge of banking processes and systems.
Attainments	<ul style="list-style-type: none"> ▪ Educated to at least GCSE standard including equivalent A-C grades in Maths and English ▪ Good standard of written and oral English ▪ Confident telephone answering manner 	<ul style="list-style-type: none"> ▪ Customer service diploma ▪ A-level Maths
Special Aptitudes	<ul style="list-style-type: none"> ▪ High degree of work accuracy and attention to detail with an analytical approach ▪ Excellent communication skills, both verbal and written, with good knowledge of MS Office; Outlook, Word, Excel ▪ Numerate ▪ Team player ▪ Keen to learn 	
Disposition	<ul style="list-style-type: none"> ▪ Able to work with minimal supervision ▪ Passionate about providing excellent service ▪ Keen to resolve any service issue, process challenges or expressions of dissatisfaction from savers ▪ Ability to prioritise and manage workload in an ever changing environment with any regulatory, operational and IT changes ▪ Driven to achieve and progress 	
Thinking Style	<ul style="list-style-type: none"> ▪ Organised and methodical 	
Circumstances	<ul style="list-style-type: none"> ▪ Able to work additional hours on occasions when volumes or deadlines dictate 	